Money Continues to Flow This Way from the Interior.

CITY BANKS HOLD MORE CASH.

Receipts from the Country More Than Offset Phenomenal Treasury Absorptions.

WALL STREET, } SATURDAY, Jan. 31-6 P. M.

It would be unkind to say anything mean about to-day's speculation-it was so very little. Many of the stocks that are active when there is life in the street, are absolutely unchanged from yesterday's closing prices.

Others are a fraction lower. The news about the United States Court's decision in the Omaha bridge controversy fell flat, Bock Island being down 12 and Union Pacific unchanged. St. Paul, however, rell off about a point on selling, which was apparently for London account.

The bank statement puzzled traders for a moment until they recollected that over \$5,900,000 had been paid into the Customs House this week, because the period for paying duties at the old tariff rates on goods brought in before the McKinley set went into operation and since held in bond, expired to-day.

This fact explains the comparatively small gain in the actual money held by the banks in face of a very large increase in the deposits and in the loans. Most of the money received by the banks from the interior was evidently loaned to importers and has passed into the coffers of Uncle Sam.

Sales at the Board amounted to 58,024 shares (silver bullion certificates not included), against 185,359 yesterday and 155,165 on Thursday. Fol-

owing is a summary of to-day's market:-Saler.
10
761.
200
200
700
7,624
7,624
2,367
600
200
200
137
2,000
100
800
500 Am. Tel. & C. Co.
Atch. T. & S. F.
Buff., Ecch. & P.
Canada Southern
Chicago Gas Co.
Ohic. & N. W.
Ohic. & N. W.
Ohic. & N. W.
Ohic. & S. W.
Ohic. & S. L.
C. C., C. & St. L.
C. C., C. & St. L.
C. C., C. & St. L.
Colling Hurt. & Co.
Ohic. & E. H. pf.
Oblic. & E. H. pf.
Oblic. & E. H. pf.
Obl. & Hudson
Doll. & E. H. pf.
Obl. & Hudson
Doll. & E. H. pf.
Obl. & E. P.
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Obl. & E. P.
Obl. & E. H. pf.
Obl. & E. P.
Obl. & E. 16 27 72 24 74 31 31 4 6 88
 Quickellver pf.
 50
 59
 30
 38
 39%

 Rio Grande W.
 360
 32½
 32
 31½
 32

 Rio Grande W.
 110
 63½
 67½
 67½
 68

 Rich. & W. P.
 2,975
 18½
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 Rich. & W. P.
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The following were the closing quotations to-day of stocks in which there were no transactions :-Adams Exp. 142 150 Mex Central 234 23 23 24 24 25 25 25 25 Marq. H & Opt. 15 — Alton & T H & 1235 225 Marq. H & Opt. 15 — Alton & T H & 1245 225 Marq. H & Opt. 15 — Alton & T H & 1245 225 Marq. H & Opt. 15 — Alton & T H & 1245 225 Marq. H & Opt. 15 — Alton & T H & 1245 225 Marq. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & 1245 225 Marg. H & Opt. 15 — Alton & T H & Opt. 15 Bid. Asked.

Adams Exp. 142 150 Mex Central 223 28 The exports of The exports of

In the London market American railway securities were irregular. Lake Shore advanced 15, to 111%; Union Pacific %, to 46; New York Central %. to 105; Kansas and Texas 14, to 1314; Mexican Central Seurs 14, to 76, and Canadian Pacific 14, to 75%. Illinois Central declined 1, to 100%; St. Paul %, to 54%; Northern Pacific preferred 14, to 74%; Atchison 14, to 30%; Atlantic and Great Western firsts %, to 38%; Mexican %, to 45%, and Ontario and Western %, to 17%. Pennsylvania sold at 53; Eric at 20%; Louisville and Nashville at 76%; Reading at 18% a 16%; Norfolk and Western preferred at 57%, and Wabash preferred at 19%. British con-57M, and Wabash preferred at 19%. sols were firm at 97 3-16 for money, and 973% for account. The Bank of England lost £102,000 bullion

Money on call to borrowers on stock collaterals was 2 a 3 per cent. The latest loan was made at 2

Clearing House:-Exchanges, \$97,125,264; balances, \$4,787,112. The Sub-Treasury debtor,

Government bonds were unchanged, except for the 4%'s registered, which were quoted, ex-interest, at 102. There was a sale of \$2,000 fours, registered at 120 M

It is officially announced that the subscriptions for the securities of the New York Belting and Packing Co. were very satisfactory, especially in this country. The offering was entirely taken and

the allotment will be made on Monday. The street now says that the heavy sales of Burlington are for account of Mrs. Hetty Green. Rot. Gold at Buenos Ayres 225 premium.

Senator Calvin S. Brice, John Inman, General Samuel Thomas, John G. Moore, George J. Gould

and "the Little Wizard" start on their Southern trip on Monday. The International American Monetary Confer.

suce will hold a session in Washington on Wednes lay next. Work has been commenced on the new rolling mill for the United States Rolling Company at Anniston, Ala. It will when completed furnish em-

The weekly statement of a New York city banks shows an increase in reserve of \$145,650. The banks now hold \$23,843,125 above the legal requirement. The following table shows the condition of the banks this week as compared with last week :-

Transactions at the Clearing House for the weak compare as follows with those of the preceding

four weeks:-Exchanges week ending January 31. \$85, 204, 040 621, 779, 419 762, 462, 902 691, 936, 893 674, 769, 698 28, 591, 447 34, 352, 201 34, 074, 935 37, 200, 334 28, 139, 326

The sales of State bonds were \$7,000 Alabama, class A, at 103%; \$2,000 North Carolina Consolidated fours, small, at 281; \$1,000 Tennessee settlement fives, at 100%, and \$3,000 Virginia deferred

gixes, at 9%. Railroad bonds were quies and firm. The sales

amounted to \$586,600, as follows:-

Railroad bonds were quiet and firm. The sales amounted to \$586,500, as follows:—

\$5000 At. T & S F in S: 7854 \$1000 Nor Pac 2d cou 11856 5000 Ac. T & S F in S: 4-94 20000 do ... 11654 10000 do ... 4-24 1000 Nor Pac 2d cou 11856 5000 do ... 11654 10000 do ... 4-24 1000 Nor Pac 2d cou 11856 5000 do ... 11656 1000 Nor Pac 3d cou 11856 1000 Nor Pac 3d 186 100

United, 1000 Gs Pac 1st...... 10696 1000 Hous Tex Cen 1st. 100% The following was the United States Treasurer's statement to-day :-- Gold coin and bullion in Treasury, \$297,205,800; silver dollars, \$313,476,921; legal tenders, \$17,934,488. Gold certificates in circulation, \$157.858,389; silver certificates, \$304,423,845; Treasury notes, \$25,069,950; currency certificates,

The closing price for bar silver in London was 46%d. per ounce and in New York \$1 02 per ounce. Official reports to the New York Stock Exchange to-day:-Silver bullion on hand, 7,566,162 ounces deposited, 68,120 cunces; withdrawn, 101,130 cunces; certificates outstanding, 7,565.

Sales of bank stocks on 'Change to-day:-Seven shares America at 214; 30 Tradesmen's at 100; 100 Western National at 101, and 25 do. at 100%. Railroad earnings for third week of January:-

Business at the New York Stock Exchange for the week ended to-day compares as follows with that of the corresponding week last year:--

Feb. 1, Jan. 31, 1890. 1891.

The imports at the port of New York for the week were valued at \$10,400,650. Of this amount \$2,650,860 were dry goods and the remainder (\$7,749,790) general merchandise. The imports from January 1 to date were valued at \$49,049,364, as against \$46,687,415 for the corresponding period last year. The imports of specie for the week amounted to \$194,995, against \$143,802 for the corresponding week last year, and from January 1 to date \$1,190,051, against \$1,091,362 for the corresponding

The exports of specie for the week were \$669,762, against \$726,936 for the corresponding week last year, and from January 1 to date \$2,673,014, against \$3,111,222 for the like period in 1890.

The sales of unlisted securities were as follows:-

Brunswick, assessment paid, at 0.10; 200 Horn Silver at 3.00 and 600 Phenix of Arizona at 0.52 a 0.56. The dealings in oil were 10,000 barrels of Pennsylvania at 0.74% a 0.75.

Sales at the Consolidated Stock and Petroleum Exchange:-

MINING STOCKS.

Sales. First. Highest. Lowest. Last.
1,700 94 05 94 05
100 16,36 16,25 16,25 16,25
100 75 75 75 75 Astoria. 1,700
Atlantic. 100
Alla. 100
Alla. 100
Boston & Mon. 39
Best & Helcher. 100
Caltedonia B. 100
Corown Pedni. 100
Corown Pedni. 100
Corown Pedni. 100
Comstock bd. 1,000
Euraka Con. 100
Freeland. 200
Franklin. 50
Horn Silver. 200
Huron Silver. 200
Huron Silver. 100
Mutual S & M. 200
Mexicas 100
Ophir. 100
Ophir Bullion Certs... 25,000 10234 10234 10234 10234

Pipe Line certs, 90,000 Clearances .75½ .77 .75½ .75½ .75½ .280,000

FINANCIAL. PARTIES NEEDING MONEY can secure same promptly upon household furniture, horses and trucks, &c., in use, FIDELITY INDORSING CO., 167 Broadway (established 1885).

O., 167 Broadway (established 1885).

A.-A.-A.-INDUSTRIAL COMPANIES.

Bonds, praferred and common Shares,
dealt in and quotations furnished by
E. W. LAPOHTAS,
room 85, 52 Broadway A.—WE HAVE THE FOLLOWING SUMS OF MONEY of Ioan on New York silv Property on valuation of rom of to 70 per cent.—Several suffer SUMS of Money of 10 per cent.—Several suffer of 30 per cent

cili deal quick, JOHN B. FOLEY & SON, 153 Broadway,

A.—A.—QUICKEST TRABING FACILITIES.

20 shares and upward; commission 1-18th.
Strictly commission business; established 1878.
C. B. OREENE, Banker gad Braker, 74 Broadway,
Member New York Consolidated Stock Exchange.

A.—

SMITH & MOLLER,
Public Accountants and Anditors,
39 Broadway. Telephone 3,790 Cortlandt.
Commercial, hotsi and reat estate books kept and
annthly balance sheets furnished.

A.—

J. G. GELDSMITH.

monthly balance sheets furnished.

A.-A.- J. G. GCH_DSMITH.

Monsy loaned on City Real Retate,
to owners only.

Offices, S8, 60 and 62 Broadway.

A.-CHARLES N. WILKINSON, BANKER AND
BROKER, 52 Broadway.—Stocks, Bends, Cotton and
Patraloum bength and sold or carried on margin; commission; correspondence solicited.

A GUARANTEED INVESTMENT OF FROM ONE
hundred to ten thousand collars paylon twenty-five per
cent per annum can be had by addressing RUBICON,
Herald.

Herald.

A. CHARLES N. WILKINSON, BANKER AND BROKER, 52 Broadway, Stocks, Bonds, Cotton and Petrolum bought and sold or carried on margin; commission 1-16; correspondence solicited.

A. FIRST MORTGAIN OF EDICO AT FIVE PER contrains two Second Mortgages of \$2,000 each; will sell at a discount, 128 Broadway, room Z.

ADVANCES CONFIDENTIALLY AND PROMPTLY made on furniture in use or storage.

MATHEWS, 120 West 42d st.

MATHEWS, 120 West 42d st.

ACCOMMODATION FOR MERGANTHE AND MANU
facturing concerns of respectable reputation either temporary or permanent. CONFIDENTIAL, 200 Herald.

ACCOMMODATION TO BUSINESS PARTIES, WITH
or without collateral; mortgages (no chattels), notes,
claims discounted. ASSISTANCE. Herald.

ISSUE OF \$5,000,000 FIRST MOSTGAGE FIVE PER CENT 100-YEAR GOLD BONDS OF THE

BALTIMORE BELT RAILROAD CO.,

DATED NOVEMBER I, 1890, AND MATURING NOVEMBER 1, 1900. Interest unconditionally guaranteed by the BALTIMORE AND OHIO R. R. CO.

SUCH GUARANTEE BEING INDORSED ON EACH BOND. HALF YEARLY INTEREST COUPONS, PAYABLE 1ST MAY AND 1ST NOVEMBER,

AT ITS AGENCY IN THE CITY OF NEW YORK. MERCANTILE TRUST AND DEPOSIT CO.

OF BALTIMORE, TRUSTEE, TOTAL AMOUNT OF MORTGAGE, \$6,000,000. PRESENT ISSUE, \$5,000,000. THE REMAINING

\$1,000,000 TO BE ISSUED ONLY IF, AND

AS, FUTURE REQUIREMENTS OF THE

COMPANY DEMAND. COUPON BONDS OF \$1,000 EACH TO BEARER, WITH PRIVILEGE OF REGISTRATION OF PRINCIPAL BOTH PRINCIPAL AND INTEREST PAYABLE IN UNITED STATES GOLD COIN WITHOUT DEDUC-TIONS FOR UNITED STATES TAX.

THE UNDERSIGNED HAVING PURCHASED THE ABOVE ISSUE OF BONDS OFFER THEM FOR SALE AT THE PRICE OF 101% AND ACCEUED INTEREST, PAYABLE FEBRUARY 9 NEXT.

The bonds are a first mortgage upon the railroad, franchises, branches and equipment owned by the said com-

pany, or that may hereafter be acquired.

The Baltimere Belt Railroad is leased for 969 years to, and the entire common stock of the company is controlled by, the Baltimore and Ohio Railroad Company, WHICH COMPANY GUARANTEES THE COMPLETION OF THE BALTIMORE BELT RAILROAD, and the uncertified learners of the interest on its houds.

conditional payment of the interest on its bonds.

The Baltimore Belt Railroad when completed will run
from the Baltimore and Ohio Railroad Company's Camden Street Station. Baltimore city, by tunnel and open cus through a portion of said city to the junction with the Baltimore and Ohio Railroad Company's Philadel-phia Branch near its Bay View yard (together with sundry branches extending from the main line), and thus form a connecting link between the Baltimore and Ohio Railroad Company's main line and its Philadelphia

Branch.

By the last annual report of the Baltimore and Ohio
Railroad Company the earnings of the entire property,
for the fiscal year ending September 30, 1890, compared
with the fiscal year ending September 30, 1889, shows

Increases as Idilows	
GROSS EARNINGS.	
	\$24,412,095 90
1889	21,303,001 99
Increase	\$3,100,008 90
NET EARNINGS.	
1890	\$8,578,891 60
1889	7,400,387 59
Increase	\$1,178,524 01
SURPLUS OVER FIXED CHAI	RGES.
1890	\$2,161,292 68
1889	1,191,805 14
Ingresse	\$969.487.49

The bends cannot be redeemed prior to their maturity Copies of the bond, mortgage and lease may be examined at our offices. THE SUBSCRIPTION WILL BE OPENED AT THE

OFFICES OF THE UNDERSIGNED ON THE MOEN-ING OF PEBRUARY 2, AND CLOSE AT 3 O'CLOCK ON THE AFTERNOON OF FEBRUARY 3. ALLOT-MENTS WILL BE MADE AS PROMPTLY AS POSSI-BLE THEREAFTER. The right is reserved to reject applications, to close

the subscription earlier than the said date and to allot smaller amounts than those applied for. Application will be made to list these bonds on the New York, Baltimore and London Stock Exchanges. A SIMULTANEOUS ISSUE OF THESE BONDS WILL BE MADE IN LONDON BY

MESSRS. BROWN, SHIPLEY & CO., BROWN BROTHERS & CO.

PHILADELPHIA,

BOSTON. ALEXANDER BROWN & SONS, BALTIMORE,

AUGUST BELMONT & CO., BANKERS, NO. 23 NASSAU ST.,

AGENTS AND CURRESPONDENTS OF THE MESSES, ROTHSCHILD,

LONDON, PARIS, FRANKFORT AND VIENNA, tasue Circular Credits for travellers, available in all parts of the world.

ALSO COMMERCIAL CREDITS.

Draw Bills of Exchange and make Cable Transfers to Europe, West Indies, Mexico and California.

Execute orders for the purchase and sale of investment securities.

A-MAY-MAZEPPA STOCK. PRICE \$1.25 PER SHARE. Regular dividend advanced to one and a quarter per cent from one per cent monthly. \$72,500 paid in divi-

BATES-HUNTER SHARES, PAR VALUE \$1.00. RAS
PRODUCED \$700.987 OOLD. DIVIDEND in MARCH.
PRES'NT PRICE, 50 cents PER SHARE.
Smallest certificate 100 shares. Dividends by check.
OLLORADO MINING INVESTMENT OO.,
JAMES GILFILLAN, TREASURER
(ex-Treasurer of United Sisters),
41 WALL ST., NEW YORK.

A-THE INDEMNITY LOAN AND TRUST CO., World Building, New York.

World Building, New York.

Excellent Property to sell or exchange; principals only.

MONEY TO LOAN ON BOND AND MORTGAGE.

SPECIAL NO. 2,001.

First class well rented brick corner private Residence in Brooklyn, 13 rooms, all improvements; exchange for part cash part equity in City or Country Property.

SPECIAL NO. 400.

West End av. fine Residence; equity for free and clear Country Residence.

SPECIAL NO. 415.

Central Park West, 19tth st. station.—For sale, with or without builder's tonn.

50, 1,002.

Free and clear Farm for sale or exchange.

THOROUGH INVESTIGATION of the METHODS AND MEN

The Philadelphia Bond and Investment Ce.

will result in a lithat

its Instalment Bonds offer sure and
quick profits and as safe investment.

FOR SALE BY

PHILADELPHIA BOND AND INVESTMENT CO.
Lincoln Building, Union square, New York,
Investigation in person or by letter solicited.

A .- FOR TRAVELLERS. CIRCULAR LETERS OF CREDIT

available in all parts of the world, Issued by

LADENBURG, THALMANN & CO.,

44 and 46 Wail st.

ALL MATKERS OF ACCOUNTS.

WILLIAM WADDELL, Public Accountant and Auditor,
55 Beaver st., and 894 Broadway (Telepsone Cort. 3,463).

Over 20 years' expert practice.

Particulars of terms quoted conditentially on application for any proposed investigation, adquaing parinerable accounts, balance sheets and all accounting matters.

MONEY ON FURNITURE PROMPTLY SECURED UPON HOUSEHOLD FUR NITURE IN USE THROUGH FINANCE ACCOMNO DATION CO., 189, 171 BROADWAY, 800M 28.

ADVANCES OF SHOOT OF \$1,000
PROMPTLY MADE ON
HOUSEHOLD FURNITURE IN USE,
BROWN, ISI BROADWAY, ROOM 11.

A.-\$40,000 TO LOAN AT FOUR PER CENT ON
Business Property and first class Rosidence Property;
also money for Leasehold, Budding Loans and Second
Mortgage.
BRYAN L KENNELLY, 45 Liberty A.-LIFE, ENDOWMENT AND TONTINE POLICIES CHAS. BAUER, 120 Broadway. BUSINESS CORPORATIONS ORGANIZED. OOUNsalled and promoted: any State: terms reasonable.

L. B. TREADWILL, 250 Broadway. CHICAGO INVESTMENTS .- MORTUAGE BONDS, fees or leaseholds; bank references; correspondence in-

ed. DAVIS & BROWN, 102 Washington st., Chicago, Ill.

A- 46TH ANNUAL STATEMENT

Of the
MUTUAL BENEFIT LIFE INSURANCE COMPANY,
AMEL DODD, PRESIDENT.
RECEIPTS IN 1880.

TO STATE OF THE STATEMENT OF \$5,977,869 97 2,456,453 41 36,674 78

\$8,470,998 16 43,598,847 80 Balance January 1, 1890 ... EXPENDITURES IN 1890. Claims by death
Endowments and annuities
Surrendered policies
Dividends or return premiums
(Paid policy holders, \$5,878,798 51.) \$3,077,328 17 243,545 32 1,427,030 34 170,804 19

FINANCIAL.

axpenses, including agents' commissions, advertising, salaries, &c..... \$0,528,807.95 Balance January 1; 1891 Total. ASSETS JANUARY 1, 1801.
Cash on hand and in banks. \$607,878 02
Leans on cellaiersi, U. S. bonds and other 3,548,950 00 10,759,602 84 24,398,133 61 coams on contained and other bonds, par inst bonds and mortgages on real estato. Ital estate, company's office building. 200,000 00 660,453 68 5,155,103 08 144,844 70 1,572 14 Newark. Real estate purchased on forsclosure.... Loans on policies in force.
Promiums in transit, since received......
Agants' balances and cash obligations...

\$673,306.87 \$1,118,854 50 Total LIABILITIES.

Reserve fund, four per cent \$43,201,231 00
Policy claims in process of adjustment. 141,782 07
Dividends due and unpaid. 219,558 22
Premiums paid in advance. 2,724 45 .\$46,654,892 57

Surplus.

rom the abeve surplus a dividend has been declared to each policy entitled thereto, payable on its anniversary in 1891 surplus by New York and Massachusetts Standard (actuaries' four per cent reserve and market value of assets) urplus by former New York Standard (Am. Ex. 4% per Standard (Am. Ex. 4)6 per controsorvo). Policies issued and revived in 1800. 9,264, insuring 224,158,992 Policies in force January 1, 1891, 65,154, insuring \$172, 840,944

1891, 65,154, Insuring 480,644

FRED'S M. SHEPABD, HORACE N. CONGAR, GEORGE A. HALSEY, JAMES B. PEARSON, BENJAMIN C. MILLER, AMZI DODB. HORACE N. WARD, AMZI DODB, FREDERICK H. TESER, F. FRELINGHUYSEN,

A. R. CHISOLM & CO. BANKERS AND BROKERS, 61 BROADWAY, NEW YORK. INVESTMENT.

STOCKS AND BONDS. and all other securities that are dealt in on New York, Philadelphia, Nan Francisco or Boston Exchanges bought and sold for cash or on margin. (Exablished 1876.) A.-A.-A.-A.-ESTABLISHED---A.-A.-A.

(Member Consolidated Stock and Petroleum Exchange), 18 and O Broadway.

Broker in the total and Petroleum Exchange), 18 and 18 and Petroleum Exchange), 18 and 18 a A .- REAL ESTATE LOANS OUR SPECIALTY: LIB eral; prompt. MARTIN & CO., 171 Broadway, room 56 CONNERVATIVE INVESTORS OFFERED LIMITED amounts registored four per cent coupon securities, near taxables; government bonds no better; investigation requested; references. Principals address HOLOSAGNE, Horald office. GENTLEMAN GOING TO SAN FRANCISCO WILL take charge of any matter requiring financial ability. Address FINANCE has all the control of the contr NTLEMAN OUTNAMED TREATMENT OF THE STATE OF T

HELENA, W. E. Cox, of Helena (formerly of New York), will be in this city for a few weeks and will be pleased to meet any one wishing information regarding investments offered in that section. Address W. E. COX, care Interstate National Bank, 167 Broadway, New York.

HILL'S MILK AEREATOR is the soundest and best manufacturing investment that I knew of. Particulars furnished by LINDLEY, MURRAY, rooms 4 and 5, No. 45 Broadway. HAVE SEVERAL LARGE AND PROMISING INvestments to offer capitalists for production results. WHITING, 45 Broadway.

IS THERE A LADY OR GENTLEMAN WILLING TO make a young man (24) a loan of \$1,200 for purpose of starting in the real estate business in fret class locality, a suburban town! will pay six per cent interest and 1-10 of first year's commissions; references. R. E. LOAN, Uptown Herald.

town Heraid.

LIBERAL LOANS FOUR TO FIVE PER CENT, ON city real estate; seconds cashed quickly and leaseholds negotiated; builders' Loans a specialty.

STARK, 150 Broadway. LOANS WANTED ON MONMOUTH COUNTY (N. J.)
Real Estate; nots five per cent; correspondence solicted.
BROKER, Post office bex 376, Freebold, N. J.

LARGE AND SMALL SUMS TO LOAN ON CITY
and Brocklyn Properties: a special fund for good Jersey
real estate. T. F. KENNY, room 48, 171 Broadway. LIFE INSURANCE POLICIES, NOTES, MORT gages. Interest in Estates bought and leaned on. J. H. GREENE, 70 Cedar.

MANHATTAN TRUST CO. CORNER OF WALL AND NASSAU STS.

A Legal Depository for Court and Trust Funds and General Deposits. LIBERAL RATES OF INTEREST PAID ON BALANCES. The COMPANY is authorized to act as EXECUTOR, ADMINISTRATOR, GUARDIAN, REDEIVER and TRUSTEE, as FREAL and TRANSPER AGENT, and as REGISTRAT OF STOCK and BONDS.

The company offers to executors and trustees of estates and to religious and behavious timefrutions exceptional facilities for the transaction of their business.

F. O. FRENCH Prayddent.

Facilities for the transaction of their business.

F. O. FRENCH, President.

J. L. WATERBURY, Vice President.

C. W. HASKINS. Scoretary.

A. T. FRENCH, Treasurer.

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AUG. BELMONT, N. Y.

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C. C. BALDWIN, N. Y.

CHAR, F. TAG, N. Y.

MANSHALL FIELD, Chie.

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MINISTER LOANING. CO. DOMESTIC BUILD.

EX NORTON, N. Y.

MANHATTAN LOANING CO., DOMESTIC BUILDing, Broatway and Union square, noom 33.—Money loaned
on furniture, household goods, office fixtures, &c.: now,
quick and pleasant method; strictly confidential; reasonable charges; quick stiention.

MINING ENGINEER, WITH EXCELLENT KNOWLdig upon the minoral resources of the Southern States,
iny be consulted by investors in Southern properties,
dedress CONSULTING ENGINEER, Herald. Address CONSULTING ENGINEER, Heraid,

MONEY PROCURED ON FURNITURE, OFFICE
fixtures in any amount, LINCOLN L. AND G. ASSOCIATION, 258 Broadway.

MONEY FOR FIRST, SECOND AND LEASEHOLD
Mortgages, 45 per cent. MONEY, 21 Park row, room 11. MONEY TO LOAN ON CITY PROPERTY IN SUMS SPRAGUE, 18 Cortlands at. MONEY TO LOAN ON MORTGAGE AT FIVE PER cent. B. G. BEAN, 101 Broadway, 1 to 2 o'clock.

NOTICE.

Office of the
OREGON IMPROVEMENT COMPANY.
New York. Jan. 31, 1891.
For the purpose of allowing the stockholders of the
Oregon Improvement Company to subscribe to the Consalidated Five For Cent Firty Foar Gold Bonds of 1889,
the Stock Transfer Books of this Company will be closed
at 3 o'clock P. M. on Wednesday, February 4, and remain
closed until Saurday, February 21, at 10 o'clock A. M.
By order of the Executiva Committee.
W. H. STARBUCK, President.
M. E. STONE, Assistant Secretary.

PARTIES DESIKING IMMEDIATE LOANS UPON PARTIES DESIRING IMMEDIATE LOANS UPON furniture in use on easy terms address PRIVATE, Post office box 250. READ THE FINANCIAL, AND MINING RECORD The "Silver Questien" ably discussed; Av. Atkinson answered. No European surplus silvet. Contains Hull notes from all mining sections. Complete bullion prod-uct of Colorado. Ack your newsdealer for it. Single copies Io cents. Pablished every Saturday at 61 Broad-TO LOAN, FOUR PER CENT-MONEY ON 50 PER cent valuation; Downtown Proporty.

DE SELDING BROADWAY BUSI
TO PRINCIPALS-FOR SALE-BROADWAY BUSI
ness and downtown Tenement Properties; well paying Address BROKER, 311 Herald.

WE OFFER OMAHA STREET RAILWAY CO. FIRST CONSOLIDATED MORIGAGE FIVE PER CENT GOLD BONDS, DUE 1914. INTEREST PAYABLE MAY AND NOVEMBER IN NEW YORK.

THE INCREASE IN GROSS IS \$175,869, AND IN RET \$50,421.
TOTAL ANNUAL INTEREST CHARGES, \$105,000.
PRICE 984 AND INTEREST. EDWARD SWEET & CO., 38 BROAD ST.

WANTED-A CAPITALIST WHO WILL BUILD FOR several strictly first class language on long leases at good reducts, on superior inections in this city, a first class hofal; also private scanding academy.

F. R. HOUGHTON, 145 Broadway. **MANTED-SIGOOD BY RAILROAD CONSTRUC-tion company: one-quarter interest given in contract: \$50,000 guaranteed to investor in 10 days, Address PRINCIPALS ONLY, box 318 Herald.

FINANCIAL. WILL BUY OR LOAN ON UNDIVIDED ESTATES; second Mortgages cashed at cheanest rates.

TODD, 145 Broadway. WANTED-SIDOOT LOAN; SUBURBAN PROPERTY: Do per cent valuation. PRINCIPAL, box 115 Heraid

PER CENT MONEY TO LOAN ON NEW YORK City Private Dwellings or Ruelness Property in sums of \$15,000 upward: arge amounts preferred. A. W. McLAUGHLIN & CO., 148 Broadway.

\$1,000 TO \$100,000 TO LOAN, FIRST OR SECOND mortgages; liberal terms, S. D. MACK, 177 Broadway. DASH, Heraid office.

\$15,009 WANTED.—SPECIAL PARTNER WANTED in old established dry goods stand; money to be used to enlarge the business. A. B. C., 10 Even st., Brooklyn.

\$100,000.—ESTATE WILL LOAN UP TO 70 PER cent of value to good parties on improved property or acant lots at 44 and 5 per cent interest; principals only. QUESTEL, Post office box 3,453.

nly. QUESTEL, Post office bux 3,453.

\$25,000.—WE HAVE THE PLACING A LOAN OF wenty five thousand dollars on real estate; one with he privilege of two years at eight per cent net; will increase the loan for two per cent.

1. G. QUINLIN & CG., 11 New st. L. G. QUINLIN & CO., 11 New st., \$100,000 WANTED ON HIGH CLASS CITY PROP. crty; one per cent and disbursoments. Address B., 201-Herald. Heraid.

\$150,000.—SPECIAL PUNDS TO LOAN; BUILDERS or permanent loans; sums to eat.

H. F. SCHELLHASS, 171 Broadway.

\$350,000 TO LOAN ON REAL ESTATE AT LOWEST rate.

ADAM WALKER # TO., 56 Broadway. \$500,000 ESTATE FUND TO LOAN AT 444 AND FIVE per cent on New York City Real Estate; \$125,000 to loan on Lots: also special sums for Brooklyn. WALTER E, SWITZER, 50 Broadway, city.

\$1,500,000 FOR CITY PROPERTY: SUMS OF \$15,000 or less; four per cent; money for Brooklyn.
D. PHOENIX INGRAHAM & CO., 73 Codar st. \$275,000 TO LOAN AT LOWEST BATES ON NEW York and Brooklyn real estate. FERDINAND ZOGRAUM, 7 Nassau. \$3,270,000 TO LOAN; SUMS TO SUIT: NEW YORK or Brooklyn Property. G. W. KEELER, 54 Pine st. \$9,000,000 TO LOAN ON BEST NEW YORK CITY property at 4 and 4% per cent; no brokers; no buildars' property at 4 and my per court, and loans outerfained.

PHILIP G. WEAVER, New York Mercantile Exchange.

PHILIP G. WEAVER, New York Moreantile Exchange.

Dividencia.

NATIONAL CORDAGE COMPANY.
182 and 184 Fulton as.
The Board of Directors of this company have this day declared the rogular quarterly dividend of two per conton the Preferred Stock of the company, payable as the office of the company on and after Monday, February 2. The transfer books will close January 15, at 3 P. M., and will roopen on February 3, 1891.

E. M., FULTON, Treasurer.

TENNESSEE COAL, IRON AND RAILEOAD CO., 49 Broadway, New York, January 23, 1891.—The coupons due February 1, 1891, on the South Pittsburg bonds of this company will be paid on and after Monday, February 2, 1891, at the Fourth National Bank, New York city.

JAMES BOWRON, Treasurer.

For Other Advertisements Under This

For Other Advertisements Under This Heading See Directory.

COPARTNERSHIPS

OFFICES OF
BIORLEY, LEE & JOHNSON,
40 Wall st.,
New York,
New York,
NEW YORK AND PHILADELPHIA,
Jan. 31, 1861.
The undersigned have this day formed a coparimership,
under the firm name of
BICKLEY, LEE & JOHNSON,
for the purchase and sale on commission of all securities dealt in on the New York Stock Exchange and the
Fhiladelphia Stock Exchange.
LAWRENCE W. BIOKLEY,
HORACE H. LEE.
Members Philadelphia Stock Exchange;
ANDREW T. JOHNSON,
Mamber New York Stock Exchange.

BUSINESS OPPORTUNITIES. A DIRECTOR OF ONE OF THE LARGEST MANUactories of Paris, who ostablished branch in New York
ver two years are, owing to climate not agreeing with
its wife's health, is, open to accept three first class
couses from this country to represent them in Jurope
or importor export trade, with salary of \$2,000 from
unch house; thoroughly familiar with the European mariests; only first class houses will be considered. Address
DIRECTOR, 277 Herald.

AN INCORPORATED MANUFACTURING COMPANY

f Fatents, 2 and 4 Wall at. New York.

ADDITIONAL CAPITAL PROCURED FOR MERhants, manufacturers and others; business proportion
egoliated; persons with capitale programmer is all without the programmer is all without the programmer is all contained to the programmer is all contained to the programmer is all contained to the programmer is all the programmer in the programmer is all the programmer in the programmer is a programmer in the programmer in the programmer is a programmer in the programmer in the programmer in the programmer is a programmer in the program

A HAKERS OPPORTUNITY LIKE THIS COMES HIT once in a life time. — A four story brick Building, with good evens in basement and fixtures (complets, lie constance) in atore, 25x,05x,100; has been occupied as fixed class bakery for the last 22 years; will be sold choop; cash required, \$3,000. JUSEPH BUCKLE & GO., 600 Wythe av., corner Wilson, Brooklyn.

A YOUNG MAN TO OPERATE SMALL WIREWORKing machine; easily learned; labor extremely light; party must be able to invest about \$500 in the company, for which stock will be given below par; satisfactory service insures advancement of salary and interest in profits, which are divided semi-aquually. Address CORPORATION, 100 Herald.

A MALONE'S BUSINESS EXCHANGE.

ORATION, 100 Heraid.

A.—MALONE'S BUSINESS EXCHANGE, stablished '22 years).

Partners procured for merchants and others; business laces sold rapidly, private sale; references to over 0.00 business men for whom we have satisfactorily ne-

A GENTLEMAN OF THE BEST SOCIAL STANDING

teraid office.

AN OLD ESTABLISHED DRY GOODS HOUSE IN icinity of New York, doing an extensive retail business, till shortly have surplus room in new building to rent of furniture department to be fun in connection with heir business. For further information address X.Y., ox 183 Heraid office.

A.—FOR SALE—COALYARD, ONE OF THE OLDEST no best paying on the cast aide; owner wishing to reince parties with \$10,000 cash good investment. No gents and trillers. Address SMITH, box 112 Heraid files.

effice.

A LIVE, ENERGETIC BUSINESS MAN CAN CON-tinue to make \$75 per week by buying of us, for about \$5,000, a cash Shoe Business, with an immense custom trade; owner going to Chicago; also Dry and Genis Pur-bishing Goods Store for sale, \$2,000. TUTTLE & DOWNING, 171 Broadway. TUTTLE & DOWNING, 171 Broadway.

A PARTNER (AMERICAN), WITH \$3,000 TO \$5,000 anh, wanted to establish an inetalment business in statches, jewliy, &c., large profits assured, advestiser a reliable and experienced. Address C., 471 Betkimer 4, Broaklyn

t, Brocklyn.

A GENTLEMAN EXPERIENCED IN KINDRED rock to go to Australia and self a valuable commercial ublication; also one speaking Scentish for Spanish merica; all expenses paid; hond necessary, FIVE HOUSAND, Rerald office. America: all expenses paid; hond necessary. FIVE THOUSAND, Herald office.

A GOOD OPPORTUNITY IS OFFERED TO INVEST about \$5,000 in a good and safe manufacturing business, increparated under the laws of this State; company just increasing its capital stock has a balance of about \$5,000 haros unsold. OFFORTUNE, Herald office.

A YOUNG MAN, 27, NINE YEARS' OFFICE EXperience in dry goods commission business, desires to make a change; would invest several thousand dollurs in some safe and profitable husiness; highest references. Actives C. H. S. Post office box 3,785.

A RARE CHANCE FOR ENERGETIC YOUNG MAN with some money to purchase one of the choicest Corners or the control of the control o

TUTTLE & DOWNING, 171 Broadway.

ACTIVE MAN WANTED IN PARTNEISHIP, brokerage and real estate office business; crowded with work; 51,500 required; experience unnecessary; exceptionity good oponing, Address PROMPY Horaid.

APOTHEDARY, WITH CAPITAL AND CHARACTER, wanted for partner by party owning good building of great theroughlare down town; exceled advertising advantages. PROGRESSIVE, box 100 Herald.

A SPECIAL PARTNER WANTED WITH \$5,000 or more to enlarge a printing plant which is now doing a paying business; good inscreas on the investment can be assured. Address X. V. Z., 250 Horald office. 11A LONG ESTABLISHED RETAIL DRY GOODS Business for sale; doing a prefitable trade on the leading thorough rice of this city; owner wishes to retire. Address CONVIDENCE, box 17, 1,238 Broadway.

A PARTY WITH \$2,000 CAN FIND GOOD OFFORTO-nity to invest in manufacturing business; security given and full investication solicited. Address Al-VANCEMENT, 304 Horald. AN EXERGETIC MAN OF CHARACTER AND SOME means can obtain particulars of a good paying business by addressing ENERGETIC, box 378, Herald office.

A PARTY OWNING REAL BRIATE WANTS EXperienced young man as partner in same line. S., 189 |

A SUPERIOR SYSTEM, CONCERNING THE QUES-tion of the day, on fiberal terms, to speculator of means, RAFID TRANSIT, Herald office. A PARTNER \$10,000, TO PUSH SECRET BUSINESS: orders on land: Inlant ready. SURE SUCCESS, 119 Herald. Heraid.

A PARTNER WANTED IN REAL ESTATE broker's office down town; Bitls money required. OP-PORTUNITY, 124 Heraid.

BUSINESS MAN WILL GIVE \$75 AND VALUABLE security for loan of \$550; references. LAWSON, 131 Her-

and.

CA 'ITAL -85,000 TO S15,000 WANTED IN A THORoughly established, legitimate and profitable business that will stand strict investigation; parties with the cash only need reply: investment secured. Address HONOR-ABLE, box 3:2 Horald Uptown. ABLE, 50x 502 Horald Uptown.

DIAMONDE, LOSSES IN STOCK SPECULATIONS forced me parm at Simpson's Earrings for \$175; Ring, \$125; Stud. \$100; they costs \$2.00; Tickets sacrificed; separately. BULLINGTON, Herald Uptown.

DENIGRABLA ADVIBITISING MEDICAL FOR \$ALD or will inkeep parties who understands coliciting. A. B., 180 Herald office.

PRINCIPALS ONLY, how 316 theraid.

WANTED-OAPITALIST AND MANAGER, WITH \$10,000, for meful and profitable manufacturing business; stock company or copartmership, mass. Box 2631 Post office.

BUSINESS OPPORTUNITIES. SAVORABLE OFFE

York, 78, 40 ma)ker st.

FOR SALE-A FULLY EQUIPPED LITHOGRAPHIC and Printing Establishment; perfect plant, almost new to reliable party very easy terms will be arranged; il purchasor wishes to retain present management occumisation basis such arrangement will be made, and a

FOR NALE-FURNITURE AND GOOD WILL OF very desirable Roarding House in excellent condition: filled at present with paying boarders; sale necessary to close an estate; price moderate. Address G., box 324 Herald Uptown office. POR SALE-THE BRASS WORKS OF THE LATE Henry F. Johnson, established 1858 and comprising a large stock of fine Goods; Patterns, Tools and Machinery! will be said low to a prompt purchaser. Apply factory, 50, 1 Desbrosses as.

No. I Deshrosses st.

Fine Fortune in New Household article
to replace greatly inferior once whose annual sales already number millions; splendid profits; will sall pari
interest, 85:000. Address L. L., 144 Hersid Uptown.

FOR SALE—A SPLENDID WATER POWER, WITH
to ready internation. Full or and internation of the control of the contr FOR SALE—FIRST CLASS PATENT ON A COMBI-nation shirt and auspender. For particulars call or com-municate, 8 to 10 A. M., J. HARRIS. 1925; Delancey st. FOR SALE—THE PATENT AND MODEL OF ELEC-trical Time Indicator; great profits can be made if prop-orly handled. Address E5, 363 Herald.

FOR SALE-2501 SHARES ANGLO-AMERICAN Electric Light Manufacturing Company's stock, 348 value 510, at 75 cents per share. B. FRANK HOOPER Executor, 63 Centre at. New York.

FOR SALE-4500D STORE AND DWELLING, ABOUT fifty miles from city. For information inquire JARVIS. CSS Lecented at. Brooklyn, E. D.; or, W. DAWSON, 1830 5th av. New York. GENTLEMAN, LATE IN BANKING BUSINESS, CON trolling property, desires interview with respectable par-ties established (preferred) or experienced in real estate business, Ninth ward, with view to partnership. LLOVD, 326 Herald office.

GAS PROCESS AND CHARTER FOR SALE, TO-ether or separately; expenses of manufacture, fiv-ents per thousand. LINDLEY MURRAY, rooms 4 and 5, 45 Broadway. GENTLEMAN DESIRES PRIVATE LOAN \$256 sight weeks; unquestionable security placed with lender; So for accommedation. CLENDENNING, Herald Up-

town.

GOLD AND SILVER MINE IN COLORADO; INTEReat given for small amount development money. Address
OWNER, 200 Haraid Uptown.

GROCERY, STOCK, FIXTURES AND LEASE FOR
Raie, SI,500; casv torms. Send for particulars. MANLY,
lock box 208, 120 Broadway.

HOTEL MAN OF EXPERIENCE WOULD MANAGE
or lease hotel, club or apartment house. CRAWFORD,
Horald office. Herald office.

I WANT \$1,000 CLASH TO EXTEND THE SALE AND manufacture of two useful little articles, one can be made for three cents and sold by the thousand for twenty-five cents: to the right party this is a splendid opportunity to secure an active interest in a safe and profitable business; a reasonable weekly profit generated. Address CLIMAX, Post office box 246, Newark,

IMPORTER OF GOODS FOR THE JEWELRY rade desires partner with at least \$15,000; well established paying and growing business; no agents. W. & L. Herald

R. Herald

JEWFLRY RUSINESS - STOCK. FIXTURES AND Good Will for eale; execution to cation; fine opening for practical watchmaker.

BILLIONNAIRS OPPORTUNITY (ENDLESS ADvertising). - Concerning new motivity; associate wanted; should investigate carefully, stating capital, BUSINESS NOTE, 357 Harald. NOTE, 387 Herald.

MAN WITH SMO WANTED IN OFFICE TO LEARN business; \$1,200 and upward guaranteed first year; a steady increase and no business risk. HELPER, Herald MANAGER, WITH \$3,000, PUR MANUFACTURERS selling department; no risk. S. P., box 183 Herald office.

OWNER OF TWO VALUABLE ELECTRICAL AUTOmatic novelties for advertising mediums desires associate with requisite means to manufacture and place hafore public. Address AUTOMATIC, Herald office.

OWING TO CIRCUMSTANCES, WILL SELL HALF Interest in English and French Patents; small specialty; paying here over 500 per cent profit. RARE OPPORTUNITY, 104 Herald. TUNITY, 104 Herald.

PARTNER WANTED, HAVING TWENTY YHARS' experience and having the refeasl of one of the best botels in this city will take untiber with \$30,000 to \$40,000 to take 10 years' lease, in which time a competency is assured for both; one understanding double entry bookkeeping preferred; full particulars to right party; correspondence strictly confidential. Address EXPERHENCE, but 1,874 New York Post office.

PARTNER WANTED WITH \$10,000 - FOR PUITING up a new factory; I do not promise 50 per cent profit every year; I simply say that I propose only and can do what I have already done as supergitandent and manager of one of the most accessful color, paint and variance.

PRINTING OPPICE IN NEW YORK CITY

gotiated.

A PAWNBROKING AND COMMISSION HOUSE rishing to increase their facilities would take in other aspecial or active partner with espital of about \$5.000 or \$50,000; a good opportunity for the right party to get not on oil established business. Address SECURITY, 19 Herald office. PARTNER WANTED-WITH ABOUT \$20,000 CAPT-tal, to work engar plautation in the West Indies; the subscriber has uline years' practical experience in the business; fullest investigation courted and first class references given and required. N. L. R., Worald.

PARTERS WANTED IN BEEWERY: HALF INTER-est in real estate, machinery, business &c., for \$5,000; the real estate, machinery, business &c., for \$5,000; BELWERY, Horald. PARTIES HAVING CAPITAL TO INVEST ARE IN-vited to investigate an enterprise of unusual merit, both has to its novelty and profitable nature. Address PROF-ITABLE, Herald. PARTNER WANTED FOR ESTABLISHED TAILOR-ng business in beautiful Colorade town; good chance or single young man; no need to be tailor. G. T., 182 lerald office. PARTMER WANTED, WITH \$3,000 OR MORE, FOR stock brokerage business paying large profits. Address HERBERT, Herald office. PARTY, WITH FEW HUNDRED DOLLARS, CAN secure luterest in good paying business. Room 29, 258

PARTY WITH \$5,000 WANTED-TO HANDLE ON covalty hig paying patented monopoly; photograph inc. ANTI-DAKK ROOM CO., 167 Broadway, room 28.

PARTNER WANTED WITH FEW THOUSAND DOLLARS AND ADDRESS AND ADDRE s to extend a most profitable business; investment so-red sud safe. Reply S. A. T., box 119 Herald office. cured said asie. Reply S. A. T., tox 119 Herald office.

RIGHT PARTNER OR FOR SALE—OLD ESTABshed Clothing, Books, Shoos, Ao., business; connety;
good town; saids 800,000 year; particulars. No agents.

READ "A PLAIN STATEMENT OF FACTS" AD. IN
this column, and put \$1,000 where it will pay you the income of \$100,000 of governments in astablished basiness
for twenty years!, HORSE SHOE, Herald.

STRICTLY FIRST CLASS BUSINESS WANTS ASsistant with \$1,000; salary \$1,200 and business interest
worth deadle, money fully secored; duties simple; experfence unrecessary. UNITY, Horald.

SEVENCES AND SOO WILL SECURE \$1,500
yearly and interest in legitimate business; investment
secured. L., 301 Horald.

SEVERAL LIQUOR STORES AND HOTELS FOR
sale, with leases; call Monday.

BERGEN, \$2 Liberty, room 7.

BERGEN, 32 Liberty, room 7.

TO PROMOTERS.—CORRESPONDENCE SOLICITED with a yiew to advancing to a manufacturing success an operation encountries of creat extension; exclusive and protected; means and integrity essential with respondent. Address L., car Post office box 163, Baltimore, Md.

where New York.

WANTED-A PARTY WITH FIVE TO TRN THOUsand dollars to take half interest in and manage oew Farniture Department about to be added by large New Engand dry goods house doing nearly a million a year. Forurther particulars address for one week A. B. C., bex
S3 Herald office. ISS Herald office.

WANTED—AN ACCOUNT AGENCY OR TO ACT AS buyer by a thoroughly first class, experienced American salesman and buyer who shortly intends to make Great Britain and Europe bis home. Pirat class firms only address W. R., how 225 Herald Uptown.

WANTED—A FIRST CLASS ADVERTISING SO licitor familiar with hotels, railrend and steambout companies. Address, with full particulars, ARTISTIC, hox 160 Herald office. WANTRIL-PARTY TO INVEST 83,000 TO 810,000 IN are established business nesting him 25 per cent; ervices not necessarily required. Address STANTON, teraid office.

WANTED-ACTIVE PARTNER FOR GOOD MANU-acturing business in wholesale confectionery and gra-try line, buying out two partners with \$8,000, \$10,000, box 578 Heraid. P. NON SIS Heraid.

WOULD PURCHASE INTEREST IN RETAIL.
Clothing or Furnishing Goods Business paying Addrews W., 322 Heraid.

WE PROCURE PARTNERS, NEGOTIATE PATENTS and real estate. Capitalists kindly call CENTRAL BUSINESS EXCHANGE. 250 Broadway. WINE AND SPIRIT MERCHANT WILL SELE mall established business, yielding a yearly income of 1,000 C. F. W., how 312 Herald. Stone C. F. W., how 312 Herald.

Young Man. Expression and young trade, wishes to invocate himself with a firm or capitalist who need anch man to start a business or establish a branch; good aferances. O., 109 Herald Uptown.

YOUNG, ACTIVE MAN WANTED AS PARTNER IN id established paying business: little money required, or particulars call on BULLARD, Morae's Nevelty Works. O.-TEN YHARS EXPERIENCED SALESMAN of Hos to start in some kind of manufacturing busi-highest references given and required. Answer full particulars. Address E. D., box 180 Heraid